

Information to identify the case:

Debtor 1	<u>Mary Russo</u>	Social Security number or ITIN	xxx-xx-8058
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	21-16292-MEH		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Russo

2/26/25

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mary Russo
Debtor

Case No. 21-16292-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Mary Russo, 278 Cross Drive, Monroe Township, NJ 08831-4137
519279584	+ Gold Medal, 11 Cotters Lane, East Brunswick, NJ 08816-2002
519279586	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 26 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519279581	+ EDI: CAPITALONE.COM	Feb 27 2025 01:52:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
519279581	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 21:40:24	Capital One, PO Box 85617, Richmond, VA 23285-5617
519279583	+ EDI: JPMORGANCHASE	Feb 27 2025 01:46:00	Chase, 700 Kansas Lne, Monroe, LA 71203-4774
519279583	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 21:10:56	Chase, 700 Kansas Lne, Monroe, LA 71203-4774
519279582	EDI: JPMORGANCHASE	Feb 27 2025 01:46:00	Chase, PO Box 52045, Phoenix, AZ 85072-2045
519279582	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 21:28:48	Chase, PO Box 52045, Phoenix, AZ 85072-2045
519314010	EDI: CITICORP	Feb 27 2025 01:52:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519279585	+ EDI: IRS.COM	Feb 27 2025 01:52:00	IRS, PO Box 804527, Cincinnati, OH 45280-4527
519296539	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 26 2025 21:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519294704	+ EDI: JPMORGANCHASE	Feb 27 2025 01:46:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
519294704	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 21:28:51	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
519325647	+ Email/Text: PBNCNotifications@perituservices.com	Feb 26 2025 21:12:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Feb 26, 2025

Form ID: 3180W

Total Noticed: 20

519928212	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:10:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519928213	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:10:58	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519314810	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 41101
519325582	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
519279590	+ EDI: CITICORP	Feb 27 2025 01:52:00	Sears Credit Card, PO Box 6282, Sioux Falls, SD 57117-6282
519315301	^ MEBN	Feb 26 2025 21:02:49	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519280374	^ MEBN	Feb 26 2025 21:02:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520501122	*+	Mary Russo, 278 Cross Drive, Monroe Township, NJ 08831-4137
519328232	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
519279587	*	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
519279588	*	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
519279589	*	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Feb 26, 2025

Form ID: 3180W

Total Noticed: 20

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Peter Adel Lawrence, I

on behalf of Creditor JPMorgan Chase Bank National Association bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JPMorgan Chase Bank National Association bankruptcy@fskslaw.com

Theodore Sliwinski

on behalf of Debtor Mary Russo tedsliwinski@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7